

## **BULLETIN 2007-6**

**To:** All Filers of Property & Casualty Rates and Rules

**From:** D. Kent Michie, Commissioner of Insurance

**Date:** September 17<sup>th</sup>, 2007

### **Subject: Separation of Protected and Public Information in Property & Casualty Filings**

As of July 1, 2007 the Department moved to a paperless environment for receiving rate, rule, and rule filings. Because all rate, rule, and form filings will be received, stored, and retrieved electronically, it is necessary to clarify how filers must clearly separate public and protected information in order to ensure that protected information remains protected.

Utah law allows supporting documentation, as defined in Section 31A-19a-102(16), Utah Code Annotated (UCA) that is included with a filing to be classified as protected information. Supplementary rate information, as defined in Section 31A-19a-102(15), UCA, and rates are classified as public information.

In the past the Department could classify supporting documentation in a rate, rule or form filing as protected and then upon a request for access to the filing, the supporting information would be redacted and not disclosed to the requesting party. Now that all filings are submitted electronically and will be reviewed electronically, **it is not possible to redact protected information**. Therefore, if a filer submits supporting documentation in a filing, the supporting documentation must be submitted as a separate PDF document.

To assist the department in properly classifying supporting documentation and supplementary rate information in a rate, rule or form filing, the information is to be submitted in separate PDF documents labeled as "supporting documentation" or "supplementary rate information." Both the supplementary rate information and supporting documentation must be submitted using the rate/rule schedule tab in SERFF. **DO NOT ATTACH THIS TYPE OF INFORMATION TO THE SUPPORTING DOCUMENTS TAB IN SERFF.**

**The Department will classify any document that contains both supporting documentation and supplementary rate information as public, which will result in disclosure of the information to the public.**

**Dated this 17<sup>th</sup> day of September 2007.**

D. Kent Michie  
Insurance Commissioner